

IN THE SPECIFICATION

Please amend the specification amendment as detailed below:

Please amend page 3, line 25 – 27 of the 5 June 2007 specification amendment to read as shown below:

a cluster id an optimal risk profile table (155) and an analysis definition table (156). The application database also optionally has an advanced finance system table (157), cash flow analysis definition table (158).

Please amend page 23, line 32; page 24, line 12; page 25, line 30; page 26, line 4; page 26, line 20; and page 29, line 24 of the 5 June 2007 specification amendment to read as shown below:

element variable table (158 163).

Please amend page 18, line 4; and page 19, line 14 of the 5 June 2007 specification amendment to read as shown below:

cluster id table (157 155).

Please amend page 35, line 18; and page 35, line 20 of the 5 June 2007 specification amendment to read as shown below:

cash flow table (161 158).

Please amend page 54, line 24 of the 5 June 2007 specification amendment to read as shown below:

analysis definition table (158 156).

Please amend page 55, line 2 of the 5 June 2007 specification amendment to read as shown below:

reports table (164 145).